

Information to identify the case:

Debtor 1	<u>Kevin F. Perry</u>	Social Security number or ITIN	xxx-xx-7199
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Diane Perry</u>	Social Security number or ITIN	xxx-xx-1468
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-20233-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin F. Perry

Diane Perry

7/14/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kevin F. Perry
Diane Perry
Debtors

Case No. 18-20233-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 14, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin F. Perry, Diane Perry, 40 Roberta Drive, Howell, NJ 07731-2733
517542848	+ Aes/chase Bank, Po Box 61047, Harrisburg, PA 17106-1047
517647028	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517542859	+ Ditech, Po Box 6172, Rapid City, SD 57709-6172
517542874	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
517662488	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517542860	+ Equifax, PO Box 740241, Atlanta, GA 30374-0241
517542861	+ Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
518335977	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450-8068
518335978	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450, LoanCare, LLC, P.O. Box 8068 Virginia Beach VA 23450-8068
517542864	+ Northland Group, Inc., PO BOX 390846, Mail Code KHL1, Minneapolis, MN 55439-0846
517542865	+ Rubin and Rothman, LLC, 1787 Veterans Highway, Islandia, NY 11749-1500
517542866	+ Selip & Stylianou, 10 Forest Ave. PO BOX 914, Paramus, NJ 07653-0914
517542871	+ Tenaglia & Hunt, PA, 395 West Passaic St., Ste. 205, Rochelle Park, NJ 07662-3016
517542873	+ Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661-3631

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 14 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Jul 14 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517542850	EDI: BANKAMER.COM	Jul 15 2021 00:28:00	Bank Of America, Po Box 982238, El Paso, TX 79998
517542849	+ EDI: BANKAMER.COM	Jul 15 2021 00:28:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517625306	EDI: BL-BECKET.COM	Jul 15 2021 00:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517542853	+ Email/Text: bankruptcy.notifications@fisglobal.com	Jul 14 2021 20:36:00	Chexsystems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
517542855	+ EDI: CITICORP.COM	Jul 15 2021 00:28:00	Citibank / Sears, Po Box 6283, Sioux Falls, SD 57117-6283
517542854	+ EDI: CITICORP.COM	Jul 15 2021 00:28:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517542857	+ EDI: CITICORP.COM	Jul 15 2021 00:28:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517542856	+ EDI: CITICORP.COM		

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		Jul 15 2021 00:28:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517542858	+ EDI: CITICORP.COM	Jul 15 2021 00:28:00	Citicards Cbna, Po Box 6190, Sioux Falls, SD 57117-6190
517542851	EDI: JPMORGANCHASE	Jul 15 2021 00:28:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
517542852	EDI: JPMORGANCHASE	Jul 15 2021 00:28:00	Chase Card, Po Box 15298, Wilmington, DE 19850
517542863	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 14 2021 20:36:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517542862	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 14 2021 20:36:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
517631333	EDI: Q3G.COM	Jul 15 2021 00:28:00	Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788
517545507	+ EDI: RMSC.COM	Jul 15 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517542867	+ EDI: RMSC.COM	Jul 15 2021 00:28:00	Synchrony Bank/Care Credit, Po Box 965064, Orlando, FL 32896-5064
517542868	+ EDI: RMSC.COM	Jul 15 2021 00:28:00	Synchrony Bank/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
517542869	+ EDI: RMSC.COM	Jul 15 2021 00:28:00	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
517542870	+ EDI: RMSC.COM	Jul 15 2021 00:28:00	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517542872	*+	Tenaglia & Hunt, PA, 395 West Passaic St., Ste. 205, Rochelle Park, NJ 07662-3016

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2021 at the address(es) listed below:

District/off: 0312-3

User: admin

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Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Loan Care Servicing Center Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan Goldsmith Cohen	on behalf of Debtor Kevin F. Perry imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	on behalf of Joint Debtor Diane Perry imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Kevin Gordon McDonald	on behalf of Creditor Loan Care Servicing Center Inc. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7